

## CLAIMS

1. An investment system, comprising:
  - 2 employer management circuitry for:
    - receiving information regarding sales and credit/debit gratuities
    - 4 for each participating employee of an employer;
    - calculating settlement amounts for employees according to
    - 6 predefined preferences for withholding investment; and
    - generating an investment database of investment amounts
    - 8 associated with the employees;
    - account manager circuitry for
    - 10 receiving said investment database; and
    - coordinating investment of said investment amounts with an
    - 12 investment provider.
  2. The investment system of claim 1 wherein said employer
  - 2 management circuitry includes:
    - multiple point of sale devices for receiving sales, gratuity and investment
    - 4 preference information at respective business locations and generating a
    - location-specific investment database; and
    - 6 a main processor for consolidating said location-specific investment
    - databases.
  3. The investment system of claim 1 wherein said account manager
  - 2 receives said investment database and generates a net investment amount to be
  - credited to the accounts of said employees.
  4. The investment system of claim 3 wherein said net investment
  - 2 amount equals a total of investment amounts for all of the employees less a fee
  - for each investment transaction.

5. The investment system of claim 3 wherein said account manager  
2 communicates said net investment amount to a financial institution associated by  
the employer for transferring money in the value of said net investment amount  
4 to one or more investment providers.

6. The investment system of claim 5 wherein said account manager  
2 transfers information to said one or more investment providers specifying how  
the money is allocated between the employees.

7. The investment system of claim 3 wherein said account manager  
2 receives money in the value of said net investment amount from said financial  
institution.

8. The investment system of claim 7 wherein said account manager  
2 transfers said money to one or more investment providers.

9. The investment system of claim 8 wherein said account manager  
2 transfers information to said one or more investment providers specifying how  
the money is allocated between the employees.

10. The investment system of claim 1 wherein said employer  
2 management circuitry identifies each employee by an employer-independent  
account identifier, such that employees can change from one employer to another  
4 employer without changing the account identifier.

11. A method of investing money, comprising the steps of:  
2 receiving information regarding sales and credit/debit gratuities for each  
participating employee of an employer;  
4 calculating settlement amounts for employees according to predefined  
preferences for withholding investment amounts;  
6 generating an investment database of investment amounts associated with

the employees; and

8 coordinating investment of said investment amounts with an investment  
provider.

12. The method of claim 11 wherein said receiving step includes  
2 receiving information at multiple point of sale devices for receiving sales,  
gratuity and investment preference information at respective business locations  
4 and further comprising the steps of generating a location-specific investment  
database and consolidating said location-specific investment databases.

13. The method of claim 11 and further comprising the step of  
2 generating a net investment amount to be credited to the accounts of said  
employees.

14. The method of claim 13 wherein said net investment amount equals  
2 a total of investment amounts for all of the employees less a fee for each  
investment transaction.

15. The method of claim 13 and further comprising the step of  
2 communicating said net investment amount to a financial institution associated  
by the employer for transferring money in the value of said net investment  
4 amount to one or more investment providers.

16. The method of claim 15 and further comprising the step of  
2 transferring information to said one or more investment providers specifying  
how the money is allocated between the employees.

17. The method of claim 13 and further comprising the step of  
2 receiving money in the value of said net investment amount from said financial  
institution.

18. The method of claim 17 and further comprising the step of  
2 transferring said money to one or more investment providers.

19. The method of claim 18 and further comprising the step of  
2 transferring information to said one or more investment providers specifying  
how the money is allocated between the employees.

20. The method of claim 11 and further comprising the step of  
2 identifying each employee by an employer-independent account identifier, such  
that employees can change from one employer to another employer without  
4 changing the account identifier.

21. A method of investing money, comprising the steps of:  
2 initiating an account for an employee through a first employer;  
associating said account with said employee and said first employer;  
4 receiving investment information from said first employer;  
directing the investment of funds provided by said first employer in  
6 accordance with said investment information;  
upon movement of said employee from said first employer to a second  
8 employer, associating said account with said employee and said second  
employer.

22. The method of claim 21 wherein said account has an identifier  
2 uniquely associated with the employee.

23. The method of claim 22 wherein the identifier is a social security  
2 number.

24. A method of investing money, comprising the steps of:  
2 providing investment accounts for respective employees, each employee  
having a current employer from a set of employers;

4           for each employee, receiving investment information from the employee's  
current employer specifying how withheld funds collected by the employee's  
6   employer should be invested;

          wherein any employee can switch to a new current employer from said set  
8   of employers and continue to invest into the employee's respective investment  
account through said new current employer.

25.   The method of claim 24 wherein the current employer is associated  
2   with the employee's respective investment account.

26.   An investment system, comprising:  
2   employer management circuitry for:

          receiving information regarding commissions for each participating  
4   employee of an employer;

          calculating settlement amounts for employees according to  
6   individual investment preferences for withholding investment amounts defined  
by the employees; and

8           generating an investment database of investment amounts  
associated with the employees;

10   account manager circuitry for

          receiving said investment database; and

12   coordinating investment of said investment amounts with an  
investment provider.